

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 09/820,803 Confirmation No.: 5542
Filed : March 30, 2001
Applicants : Ganesan et al.
Title : Multiple Mode Registration and Payment Processing

TC/AU : 3694
Examiner : Ella Colbert

Docket No. : 23952-0147
Customer No. : 72386

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the non-final Office Action dated November 27, 2007, the Applicants submit the following amendments and remarks. In light of these amendments and remarks, the Applicants respectfully assert that all of the claims are patentable, and that the application be allowed. A petition for a three month extension of time is submitted contemporaneously with this response.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 16 of this paper.